

**APR 12 2004**

Attorney Docket:  
920190-901795

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P.O. Box 2786  
Chicago, IL 60690-2786  
(312) 357-1313  
Facsimile: (312) 759-5646

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**DATE:** April 12, 2004

**TOTAL NUMBER OF PAGES INCLUDING COVER PAGE:** 7

**FROM:** William M. Lee, Jr.

**TO:** Examiner: Jagdish Patel  
Art Unit: 3624  
The United States Patent and Trademark Office

**MAIL STOP** After Final: Responses No Fee

**Attached:** Response To Office Action Of March 5, 2004

If you do not receive all pages, please contact William M. Lee, Jr. at (312) 214-4800 or his assistant, Jennifer Ramirez at (312) 214-4829.

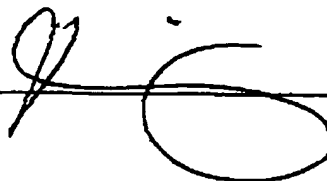
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**920190-901795**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**IN RE THE APPLICATION OF**

**Christopher J. Stokes**

**SERIAL NO: 09/665,769**

**FILED: September 20, 2000**

**FOR: Loan Modeller Method  
and Apparatus**

**Examiner: Jagdish Patel**

**Art Unit No: 3624**

**Customer number: 23644**

I hereby certify that this correspondence is being transmitted to the above -  
identified examiner at the United States Patent and Trademark Office (703) 872-  
9327 on April 12, 2004

Name of person signing Jennifer J. Ramirez  
Signature [Signature]

**AMENDMENT**

**Honorable Director of Patents and Trademarks**

**P.O. Box 1450**

**Alexandria VA 22313-1450**

Dear Sir,

**With reference to the Office action dated March 5, 2004 please amend this application as follows.**